

IN THE SPECIFICATION

At page 2, between lines 35 and 37 please insert the following new paragraphs as follows:

U.S. patent 5,655,085 discloses a computer-implemented method and its required device for centralized preparation and processing of life assurance policies, based on offers from a plurality of life assurance providers. This method can be used, in particular, for processing what are known as “Universal Life” life assurance offers and compiling new mortgage financial products where the life assurance policy is left as a deposit. Risk parameter identification and/or characterization are not described in this document, however.

European laid-open specification EP 0 955 595 describes a computer-aided method and a system for automated production of life assurance policies and/or agreements. These are what are known as “Split Dollar” life assurance policies, where two interlinked and mutually dependent life assurance policies are created in each case. In this context, the computer system checks that the legal provisions (according to U.S. law) are observed in both policies.